

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Harvey S Hess  
Julia Ann Stein  
Debtors

Case No. 19-01429-HWV  
Chapter 13

District/off: 0314-1

User: AutoDocke

Page 1 of 3

Date Rcvd: Jan 10, 2023

Form ID: fnldecnd

Total Noticed: 27

The following symbols are used throughout this certificate:

**Symbol**

- Definition**
- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
  - # Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 12, 2023:**

Recip ID	Recipient Name and Address
db/jdb	Harvey S Hess, Julia Ann Stein, 2130 Elizabeth Court, Wrightsville, PA 17368
5182496	+ American Web Loan, 2128 N 14th St Suite 1, #130, Ponca City, OK 74601-1831
5182502	M&T Bank, PO Box 188, Buffalo, NY 14240-0188
5182503	#+ McClure Law Office, PO Box 65, Middletown, PA 17057-0065
5182507	#+ Susquehanna Valley EMS, 126 Keller Ave., Lancaster, PA 17601-4034
5192398	+ Wellspan Health, 1001 S George St, York, PA 17403-3676

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Jan 10 2023 18:49:02	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5182495	Email/PDF: bncnotices@becket-lee.com	Jan 10 2023 18:48:50	American Express, Customer Service, PO Box 981535, El Paso, TX 79998-1535
5193959	Email/PDF: bncnotices@becket-lee.com	Jan 10 2023 18:49:10	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5182497	Email/Text: creditcardbkcorrespondence@bofa.com	Jan 10 2023 18:39:00	Bank of America, PO Box 982234, El Paso, TX 79998-2234
5189182	+ Email/Text: mortgagebkcorrespondence@bofa.com	Jan 10 2023 18:39:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
5182498	Email/Text: BarclaysBankDelaware@tsico.com	Jan 10 2023 18:39:00	Barclay Card, Card Services, PO Box 8802, Wilmington, DE 19899-8802
5182499	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 10 2023 18:48:49	Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
5188145	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 10 2023 18:49:02	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5182500	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 10 2023 18:48:50	Citi Bank, P.O. Box 6241, Sioux Falls, SD 57117-6241
5182501	Email/Text: mrdiscen@discover.com	Jan 10 2023 18:39:00	Discover, PO Box 30943, Salt Lake City, UT 84130
5185051	Email/Text: mrdiscen@discover.com	Jan 10 2023 18:39:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5257615	Email/Text: sbse.cio.bnc.mail@irs.gov	Jan 10 2023 18:39:00	DEPARTMENT OF THE TREASURY, INTERNAL REVENUE SERVICE, 600 ARCH STREET, RM 5200, Philadelphia Pa 19106
5208875	Email/Text: camanagement@mtb.com		

District/off: 0314-1  
Date Rcvd: Jan 10, 2023

User: AutoDocke  
Form ID: fnldecnd

Page 2 of 3  
Total Noticed: 27

5204394	+ Email/Text: camanagement@mtb.com	Jan 10 2023 18:39:00	M&T BANK, PO BOX 840, Buffalo, NY 14240-0840
5211315	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 10 2023 18:48:50	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5182504	+ Email/Text: pcabkt@phillips-cohen.com	Jan 10 2023 18:39:00	Phillips & Cohen Associates, Ltd, 1002 Justison Street, Wilmington, DE 19801-5148
5182505	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 10 2023 18:49:02	Sears Credit Cards, PO Box 6282, Sioux Falls, SD 57117-6282
5190364	+ Email/Text: bankruptcy@bbandt.com	Jan 10 2023 18:39:00	SunTrust Bank, Attn: Support Services, P.O. Box 85092, Richmond, VA 23286-0001
5182506	Email/Text: bankruptcymortgage@suntrust.com	Jan 10 2023 18:39:00	SunTrust Bank, PO Box 305053, Nashville, TN 37230-5053
5182689	+ Email/PDF: gecsed@recoverycorp.com	Jan 10 2023 18:49:09	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5182508	Email/PDF: gecsed@recoverycorp.com	Jan 10 2023 18:48:50	Synchrony Bank/Lowes, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060

TOTAL: 21

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 12, 2023

Signature: /s/Gustava Winters

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 10, 2023 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos	TWeef@pamd13trustee.com
James Warmbrodt	on behalf of Creditor M&T BANK bkgroup@kmllawgroup.com
Michael R Caum	on behalf of Debtor 1 Harvey S Hess mikecaumesq@comcast.net
Michael R Caum	on behalf of Debtor 2 Julia Ann Stein mikecaumesq@comcast.net

District/off: 0314-1  
Date Rcvd: Jan 10, 2023

User: AutoDocke  
Form ID: fnldecnd

Page 3 of 3  
Total Noticed: 27

United States Trustee  
ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

**UNITED STATES BANKRUPTCY COURT**  
MIDDLE DISTRICT OF PENNSYLVANIA

In re:

Harvey S Hess,

Chapter 13

**Debtor 1**

Case No. 1:19-bk-01429-HWV

Julia Ann Stein,

**Debtor 2**

Social Security No.:

xxx-xx-7680

xxx-xx-0058

Employer's Tax I.D. No.:

**FINAL DECREE**

The estate of the above named debtor(s) has been fully administered and the deposit required by the plan has been distributed.

**IT IS ORDERED THAT:**

**Jack N Zaharopoulos**

is discharged as trustee of the estate of the above named debtor(s); the case is closed without a discharge having been issued for **Harvey S Hess and Julia Ann Stein** in accordance with §1328 of the Bankruptcy Code.

By the Court,



Henry W. Van Eck, Chief Bankruptcy Judge

Dated: January 10, 2023

**fnldec (01/22)**